

Information to identify the case:

Debtor 1	<u>Mohammad J Chaudhry</u>	Social Security number or ITIN	xxx-xx-4312
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-34254-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mohammad J Chaudhry

3/20/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mohammad J Chaudhry
 Debtor

Case No. 15-34254-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 42

Date Rcvd: Mar 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2019.

db #+Mohammad J Chaudhry, 18 Elm Court, Bayonne, NJ 07002-4371
 aty +Forman Holt, 66 Route 17 North, First Floor, Paramus, NJ 07652-2742
 aty +LeClairRyan, a Professional Corporation, 1037 Raymond Boulevard, Sixteenth Floor,,
 Newark, NJ 07102-5423
 aty Powers Kirn, 8728 Marne Highway, Suite 200, Moorestown, NJ 08057
 cr +Barcelona Capital LLC, 407 W. 39th Street, New York City, NY 10018-1230
 cr +Capital One Equipment Finance Corp. d/b/a Capital, c/o McCarter & English, LLP,
 Attn: Joseph Lubertazzi, Jr., 100 Mulberry St., Four Gateway Center,
 Newark, NJ 07102-4062
 lm CitiMortgage, PO Box 6243, Sioux Falls, SD 57117-6243
 515927895 +Barcelona Capital LLC, 407 W 39th Street, New York, NY 10018-1230
 515927898 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)
 516415771 Capital One Equipment Finance Corp. d/b/a Capital, c/o Joseph Lubertazzi, Jr., Esq.,
 McCarter & English, LLP, 100 Mulberry St., Four Gateway Center, Newark, NJ 07102
 515927901 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,
 St Louis, MO 63179-0040
 516465372 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 515927906 +Gold Taxi Brokers, 407 W 39th Street, New York, NY 10018-1230
 515927908 Ralph A Grieco, 758 Morris Rurnpike, PO Box 505, Short Hills, NJ 07078-0505
 515927914 +XL Capital LLC, 407 W 39th Street, Ground Floor, New York, NY 10018-1230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: cforman@iq7technology.com Mar 20 2019 23:52:21 Charles M. Forman,
 Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 20 2019 23:51:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 20 2019 23:51:14 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr E-mail/Text: tidewaterlegalebn@twcs.com Mar 20 2019 23:50:24 Tidewater Finance Company,
 Tidewater Motor Credit, PObox 13306, Chesapeake, VA 23325
 515927894 +EDI: BANKAMER.COM Mar 21 2019 03:08:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 515927896 +EDI: TSYS2.COM Mar 21 2019 03:08:00 Barclays Bank Delaware, Po Box 8801,
 Wilmington, DE 19899-8801
 515927897 +EDI: CAPITALONE.COM Mar 21 2019 03:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 516361230 EDI: CAPITALONE.COM Mar 21 2019 03:08:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 516418670 EDI: BL-BECKET.COM Mar 21 2019 03:08:00 Capital One NA, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 515927900 +EDI: CHASE.COM Mar 21 2019 03:08:00 Chase Card Services, Attn: Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 515927902 +EDI: WFNNB.COM Mar 21 2019 03:08:00 Comenity Bank/express, Po Box 182125,
 Columbus, OH 43218-2125
 515927903 +EDI: RCSFNBMARIN.COM Mar 21 2019 03:08:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 516339210 EDI: DISCOVER.COM Mar 21 2019 03:08:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 515927904 +EDI: DISCOVER.COM Mar 21 2019 03:08:00 Discover Financial, Attn: Bankruptcy,
 Po Box 3025, New Albany, OH 43054-3025
 515927905 +EDI: AMINFOFP.COM Mar 21 2019 03:08:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 515927907 +EDI: CBSKOHLS.COM Mar 21 2019 03:08:00 Kohls/Capital One, Po Box 3120,
 Milwaukee, WI 53201-3120
 515927907 +E-mail/Text: bncnotices@becket-lee.com Mar 20 2019 23:50:19 Kohls/Capital One,
 Po Box 3120, Milwaukee, WI 53201-3120
 516488330 EDI: PRA.COM Mar 21 2019 03:08:00 Portfolio Recovery Associates, LLC,
 c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
 516488355 EDI: PRA.COM Mar 21 2019 03:08:00 Portfolio Recovery Associates, LLC, c/o Toys R Us,
 POB 41067, Norfolk VA 23541
 516488353 EDI: PRA.COM Mar 21 2019 03:08:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
 516409565 +EDI: RESURGENT.COM Mar 21 2019 03:08:00 PYOD, LLC its successors and assigns as assignee,
 of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 516409691 +EDI: RESURGENT.COM Mar 21 2019 03:08:00 PYOD, LLC its successors and assigns as assignee,
 of FNB, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 516340983 EDI: Q3G.COM Mar 21 2019 03:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 515927909 +EDI: RMSC.COM Mar 21 2019 03:08:00 Synch/toysrus, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 42

Date Rcvd: Mar 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515927910 +EDI: RMSC.COM Mar 21 2019 03:08:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
515927911 +EDI: RMSC.COM Mar 21 2019 03:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
515927913 EDI: TFSR.COM Mar 21 2019 03:08:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054
515927912 +E-mail/Text: tidewaterlegalebn@twcs.com Mar 20 2019 23:50:24 Tidewater Credit Servi,
6520 Indian River Rd, Virginia Beach, VA 23464-3439

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515927899 Celtic/cont
aty* +Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742
intp* +Mohammad J Chaudhry, 18 Elm Court, Bayonne, NJ 07002-4371
aty ##+Forman Holt Eliades & Youngman LLC, 80 Route 4 East, Suite 290, Paramus, NJ 07652-2661
TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2019 at the address(es) listed below:

Bruce J. Wisotsky on behalf of Mediator Bruce J. Wisotsky bwisotsky@nmmlaw.com, mcamacho@nmmlaw.com
Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Hetal Patel on behalf of Debtor Mohammad J Chaudhry nadiafinacial@gmail.com, patel.fitzlaw@gmail.com
John Sywilok on behalf of Plaintiff Barcelona Capital LLC sywilokattorney@sywilok.com, nj26@ecfcbis.com
John W. Sywilok on behalf of Creditor Barcelona Capital LLC sywilokattorney@sywilok.com
John W. Sywilok on behalf of Plaintiff Barcelona Capital LLC sywilokattorney@sywilok.com
John W. Sywilok on behalf of Counter-Defendant Barcelona Capital LLC sywilokattorney@sywilok.com
Joseph Lubertazzi, Jr. on behalf of Creditor Capital One Equipment Finance Corp. d/b/a Capital One Taxi Medallion Finance jlubertazzi@mccarter.com
Kim R. Lynch on behalf of Attorney Forman Holt klynch@formanlaw.com, kanema@formanlaw.com
Kim R. Lynch on behalf of Plaintiff Charles M. Forman, as chapter 7 Trustee klynch@formanlaw.com, kanema@formanlaw.com
Kim R. Lynch on behalf of Trustee Charles M. Forman klynch@formanlaw.com, kanema@formanlaw.com
Martin C. Latinsky on behalf of Debtor Mohammad J Chaudhry mlatin56@gmail.com
Martin C. Latinsky on behalf of Defendant Shaheen Javed mlatin56@gmail.com
Martin C. Latinsky on behalf of Defendant Mohammad J Chaudhry mlatin56@gmail.com
Martin C. Latinsky on behalf of Defendant Mohammad Javed Chaudhry mlatin56@gmail.com
Martin C. Latinsky on behalf of Counter-Claimant Mohammad J Chaudhry mlatin56@gmail.com

District/off: 0312-2

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 42

Date Rcvd: Mar 20, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 18